

A Path to Success 2

I sent an update email to A Path to Success, yesterday 5/20/2025. Below is a copy of my initial request, as the library would be closed this weekend, for me to type up the initial request and the final response altogether.

Initial Request

I have an update on my progress. I was exchanging an email conversation with the village clerk of Larchmont, New York. During our discussion she mentioned something about me foiling their collective bargaining agreements, if I would like learn more about their employee benefits. Prior to this email conversation, I went to City Hall in New Rochelle. While I was there, I have spoken with the building department, in which they informed me that I don't have to register my business with them, since I don't have the public coming in and out of my home -based business. At the same time while I was there, I have spoken with housing department. The person I spoke to remembered me from my childhood days, since her daughter went to the same elementary school as me. This made the conversation smoother; she said that I have a few options. I could do the affordable housing list, section 8, or seek down payment assistance. They all have an income limit. It should be noted that I explained that I have two sources of income, one that a rep payee manages and one from interest from the bank.

Besides from my interaction with community-based employees. I have looked more into Score within my local area, they don't have their own location, but they are subletting at the white plains' library, well at least using their location. I haven't heard back from the small business administration. However, I am not surprised, as it is a tough question to answer. I also did consult with a non-profit regarding establishing a deferred charitable gift annuity under my sister's name as she meets the age requirements for it. At the same time, it gave me an idea, it would increase my second source of income. The amount

is higher but not enough to live or enjoy myself with. Considering my rep payee manages my SSSI payments. I did become understandably hesitant to move forward with the deferred CGA, and lock in a lower payout rate, for payments to be received in 20 years in advance. However, it should be noted that I went down the outright giving path.

Let me know if you have any questions or concerns regarding my progress

Wilfredo Gajda